

**VOLUME II:
WRIGHT COUNTY**

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Wright County

DEMOGRAPHICS

Population Estimates

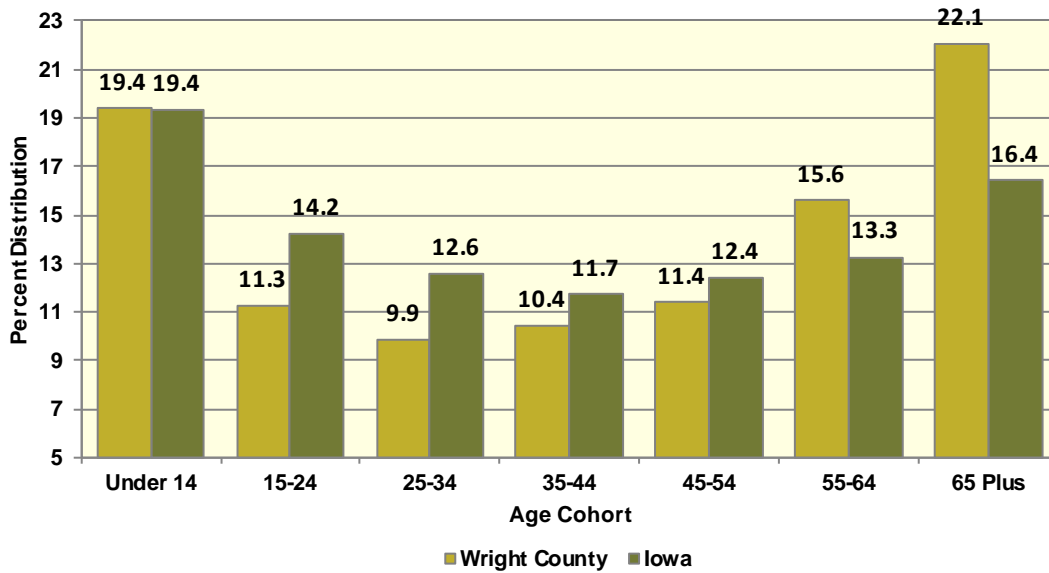
The Census Bureau's current census estimates indicate that Wright County's population decreased from 13,229 in 2010 to 12,779 in 2016, or by 3.4 percent. This compares to a statewide population change of 2.9 percent over the period. The number of people from 25 to 34 years of age decreased by 5.8 percent, and the number of people from 55 to 64 years of age increased by 10.7 percent. The white population decreased by 4.6 percent, while the black population increased by 85.7 percent. The Hispanic population increased from 1,274 to 1,448 people between 2010 and 2016 or by 13.7 percent. These data are presented in Table II.100.1.

Table II.100.1						
Profile of Population Characteristics						
Wright County vs. State of Iowa						
2010 Census and 2016 Current Census Estimates						
Subject	Wright County			Iowa		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	13,229	12,779	-3.4%	3,046,355	3,134,693	2.9%
Age						
Under 14 years	2,542	2,480	-2.4%	603,673	607,020	0.6%
15 to 24 years	1,441	1,438	-0.2%	430,187	445,808	3.6%
25 to 34 years	1,339	1,261	-5.8%	382,583	394,373	3.1%
35 to 44 years	1,382	1,333	-3.5%	364,548	367,535	0.8%
45 to 54 years	1,957	1,456	-25.6%	439,726	389,744	-11.4%
55 to 64 years	1,799	1,991	10.7%	372,750	415,998	11.6%
65 and Over	2,769	2,820	1.8%	452,888	514,215	13.5%
Race						
White	12,957	12,355	-4.6%	2,839,615	2,864,884	0.9%
Black	63	117	85.7%	91,695	114,874	25.3%
American Indian and Alaskan Native	26	62	138.5%	13,563	15,924	17.4%
Asian	33	52	57.6%	54,232	78,735	45.2%
Native Hawaiian or Pacific Islander	13	25	92.3%	2,419	3,592	48.5%
Two or more races	137	168	22.6%	44,831	56,684	26.4%
Ethnicity (of any race)						
Hispanic or Latino	1,274	1,448	13.7%	151,544	182,606	20.5%

Table II.100.2, presents the population of Wright County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 6,575 males, who accounted for 49.7 percent of the population, and the remaining 50.3 percent, or 6,654 persons, were female. In 2016, the number of males rose to 6,435 persons, and accounted for 50.4 percent of the population, with the remaining 49.6 percent, or 6,344 persons being female.

Table II.100.2 Population by Age and Gender Wright County 2010 Census and Current Census Estimates							
Age	2010 Census			2016 Current Census Estimates			% Change 10-16
	Male	Female	Total	Male	Female	Total	
Under 14 years	1,271	1,271	2,542	1,260	1,220	2,480	-2.4%
15 to 24 years	781	660	1,441	778	660	1,438	-0.2%
25 to 34 years	690	649	1,339	650	611	1,261	-5.8%
35 to 44 years	721	661	1,382	668	665	1,333	-3.5%
45 to 54 years	994	963	1,957	762	694	1,456	-25.6%
55 to 64 years	927	872	1,799	1,038	953	1,991	10.7%
65 and Over	1,191	1,578	2,769	1,279	1,541	2,820	1.8%
Total	6,575	6,654	13,229	6,435	6,344	12,779	-3.4%
% of Total	49.7%	50.3%	.	50.4%	49.6%	.	

Diagram II.100.1
Age Distribution
Wright County
2016 Census Population Estimates



According to data from the Census Bureau, between 1990 and 2000, the population in Wright County increased from 14,269 to 14,334 persons, or by 0.5 percent. Between 2000 and 2010, Wright County population, changed by -1,105 persons, to a total population of 13,229 persons. The most recent estimates indicated that Wright County’s population fell an additional -450 persons since the 2010 Census, to 12,779 persons in July 2016.

Table II.100.3 Population Estimates: Births, Deaths, and Migration Wright County 1990-2010 Census Data and Intercensal Estimates	
1990 Census	14,269
Natural Increase 90-00	-288
Net Migration 90-00	353
2000 Census	14,334
Natural Increase 00-09	-96
Net Migration 00-09	-976
2009 Population Estimate	13,262
2010 Census	13,229
Natural Increase 10-16	-85
Net Migration 10-16	-365
2016 Population Estimate	12,779

There are some important implications of these population growth estimates. Total population change is a combination of births, deaths, and the net migration of those arriving in and leaving the state. The result of births minus deaths is termed the *natural increase*. As shown in Table II.100.3, Wright County had a natural increase, of -288 persons between 1990 and 2000. During the April 2000 to July 2009 period, Wright County’s natural increase was estimated at -96 persons. Between 2010 and 2016, the natural increase was estimated at -85 persons, and the net migration was -365 persons.

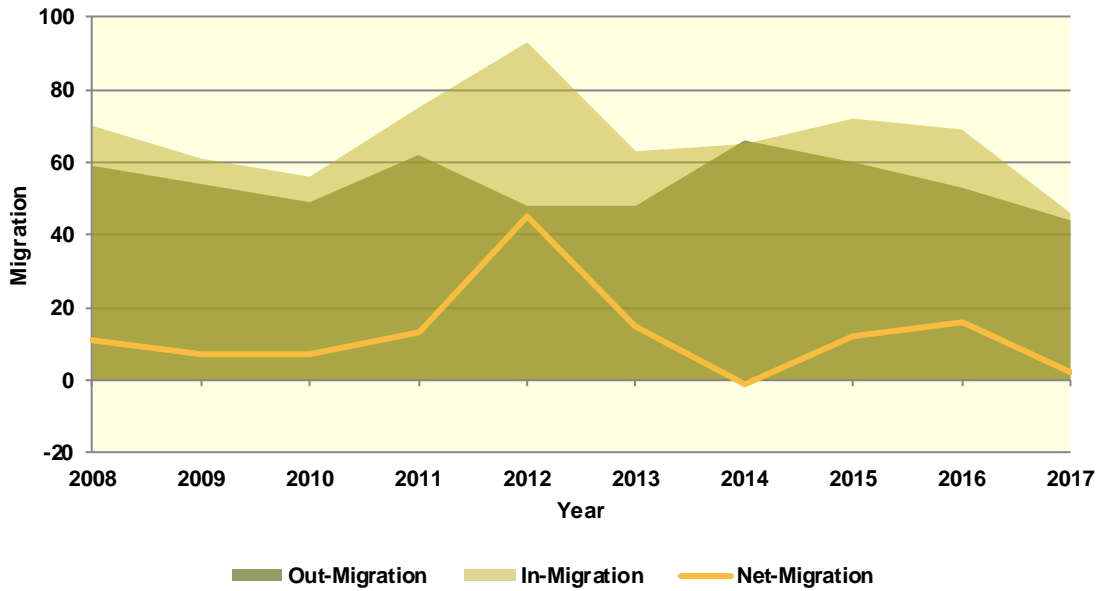
Population Migration Trends

The Iowa Department of Transportation (IOWADOT) collects data on drivers who move to Iowa and exchange licenses from other states as well as those surrendering Iowa driver’s licenses when relocating to a different state. The IOWADOT data do not represent a precise count of migration, as they show only the net change in the number of driver’s licenses, but the data indicate the general direction of population movement.

As can be seen in Table II.100.4 in 2008 there was a total of 70 in-migrations with a total of 59 out-migrations, which led to a net-migration of 11 persons. The most recent first half 2017 data saw a net-migration of 2 persons, with 46 persons entering Wright County and 44 persons leaving Wright County.

Diagram II.100.2, shows in and out- migration as a shaded area, with net migration depicted as a line graph. As can be seen the maximum net migration occurred in 2012 with 45 people entering and the migration lowest net migration occurred in 2014 with 1 entering Wright County.

Diagram II.100.2
Net In-migration by Gender
 Wright County
 Iowa DOT Data: 2008 – First Half 2017



The IOWADOT data also collects gender and age information. Table II.100.4, shows in- and out-migration by gender. In the most recent first half 2017 data, 100 percent of net-migrants, or 2 persons were male, with the remaining 0 percent, or 0 persons were female.

Gender	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017-First Half
In										
Male	35	27	23	30	46	31	39	37	36	18
Female	35	34	33	45	47	32	26	35	33	28
Total	70	61	56	75	93	63	65	72	69	46
Out										
Male	31	32	23	31	19	26	33	34	26	16
Female	28	22	26	31	29	22	33	26	27	28
Total	59	54	49	62	48	48	66	60	53	44
Net										
Male	4	-5	0	-1	27	5	6	3	10	2
Female	7	12	7	14	18	10	-7	9	6	0
Total	11	7	7	13	45	15	-1	12	16	2

Table II.100.5, shows net-migration for Wright County by age range. The largest age cohort in the most recent 2017 net migration data was those in the age range of 18 to 22, with 5 persons entering Wright County. Those in the age range of 65 and older had the lowest levels of net migration, with 9 persons leaving Wright County.

Table II.100.5										
Migration by Age Range										
Wright County										
Iowa DOT Data										
Age Range	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017 – First Half
In										
14-17	0	1	1	1	2	0	1	1	0	0
18-22	16	1	7	5	12	7	7	8	6	7
23-25	6	5	5	6	8	7	5	9	8	3
26-35	13	24	13	25	18	15	16	19	18	9
36-45	8	9	9	14	22	5	9	11	12	13
46-55	12	8	12	10	11	10	11	10	8	7
56-65	9	5	3	9	15	15	11	7	10	5
66 +	6	8	6	5	5	4	5	7	7	2
Total	70	61	56	75	93	63	65	72	69	46
Out										
14-17	0	0	0	0	3	0	0	1	2	1
18-22	7	9	9	5	8	8	6	9	4	2
23-25	11	11	10	7	6	4	6	8	7	3
26-35	12	12	12	21	8	10	14	15	13	8
36-45	11	9	10	11	6	4	15	9	5	10
46-55	9	6	3	8	7	11	10	7	6	4
56-65	5	3	4	6	4	9	10	6	10	5
66 +	4	4	1	4	6	2	5	5	6	11
Total	59	54	49	62	48	48	66	60	53	44
Net										
14-17	0	1	1	1	-1	0	1	0	-2	-1
18-22	9	-8	-2	0	4	-1	1	-1	2	5
23-25	-5	-6	-5	-1	2	3	-1	1	1	0
26-35	1	12	1	4	10	5	2	4	5	1
36-45	-3	0	-1	3	16	1	-6	2	7	3
46-55	3	2	9	2	4	-1	1	3	2	3
56-65	4	2	-1	3	11	6	1	1	0	0
66 +	2	4	5	1	-1	2	0	2	1	-9
Total	11	7	7	13	45	15	-1	12	16	2

School Age Enrollment

Table II.100.6, show the school enrollment from the Iowa Department of Education for Wright County. The school enrollment figures are for both public and private schools. As can be seen, in 2010 total enrollment was 2,517 students and was 2,695 in 2017, a change of 7.1 percent. Enrollment for students in grades 1 to 5 was 885 students in 2010 and 970 in 2017, which was a change of 9.6 percent. Likewise, 2010 enrollment for students in grades 9 to 12 was 731 and 762 in 2017, which was a change of 4.2 percent.

Table II.100.6						
School Enrollment						
Wright County						
Iowa Department of Education						
Year	Pre-K/K	Grades 1 - 5	Grades 6 - 8	Grades 9 - 12	Special Ed.	Total
2000	234	1,120	738	873	1	2,966
2001	235	1,100	694	873	14	2,916
2002	265	992	712	872	11	2,852
2003	278	928	727	857	13	2,803
2004	290	915	751	820	59	2,835
2005	323	876	699	844	87	2,742
2006	292	931	613	854	71	2,690
2007	317	942	530	872	86	2,661
2008	355	919	498	865	136	2,637
2009	382	927	531	824	146	2,664
2010	392	885	509	731	162	2,517
2011	408	869	550	712	195	2,539
2012	487	889	553	713	246	2,642
2013	446	912	572	691	199	2,621
2014	486	938	529	726	238	2,679
2015	452	940	539	748	219	2,679
2016	404	938	543	750	171	2,635
2017	403	970	560	762	209	2,695
% Change 10-17	2.8%	9.6%	10%	4.2%	29%	7.1%

Census Demographic Data

In the 1980, 1990, and 2000 decennial censuses, the Census Bureau released several tabulations in addition to the full SF1 100 percent count data including the one-in-six SF3 sample. These additional samples, such as the SF3, asked supplementary questions regarding income and household attributes that were not asked in the 100 percent count. In the 2010 decennial census, the Census Bureau did not collect additional sample data, such as the SF3, and thus many important housing and income concepts are not available in the 2010 Census.

To study these important concepts the Census Bureau distributes the American Community Survey every year to a sample of the population and quantifies the results as one-, three- and five-year averages. The one-year sample only includes responses from the year the survey was implemented, while the five-year sample includes responses over a five-year period. Since the five-year estimates include more responses, the estimates can be tabulated down to the Census tract level, and considered more robust than the one or three year sample estimates.

Population Estimates

Table II.100.7, shows population by age for the 2000 and 2010 Census. The population changed by -7.7 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -8.9 percent to a total of 2,769 persons in 2010. Those aged 25 to 34 changed by -6.2 percent, and those aged under 5 changed by 4.7 percent.

Table II.100.7 Population by Age Wright County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	816	5.7%	854	6.5%	4.7%
5 to 19	3,017	21%	2,537	19.2%	-15.9%
20 to 24	609	4.2%	592	4.5%	-2.8%
25 to 34	1,428	10%	1,339	10.1%	-6.2%
35 to 54	4,053	28.3%	3,339	25.2%	-17.6%
55 to 64	1,373	9.6%	1,799	13.6%	31%
65 or Older	3,038	21.2%	2,769	20.9%	-8.9%
Total	14,334	100.0%	13,229	100.0%	-7.7%

The elderly population is further explored in Table II.100.8. Those aged 65 to 66 changed by -3.9 percent between 2000 and 2010, resulting in a population of 249 persons. Those aged 85 or older changed by -2.3 percent during the same time period, and resulted in 541 persons over age 85 in 2010.

Table II.100.8 Elderly Population by Age Wright County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	259	8.5%	249	9%	-3.9%
67 to 69	388	12.8%	375	13.5%	-3.4%
70 to 74	673	22.2%	563	20.3%	-16.3%
75 to 79	635	20.9%	545	19.7%	-14.2%
80 to 84	529	17.4%	496	17.9%	-6.2%
85 or Older	554	18.2%	541	19.5%	-2.3%
Total	3,038	100.0%	2,769	100.0%	-8.9%

Population by race and ethnicity is shown in Table II.100.9. The white population changed by -8.8 percent between 2000 and 2010, and resulted in representing 94.8 percent of the population in 2010. The black population changed by 137.5 percent, represented 0.4 percent of the population in 2010. The American Indian and Asian populations represented 0.2 and 0.2 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 80.5 percent between 2000 and 2010, compared to the -12.3 percent growth rate for non-Hispanics.

Table II.100.9					
Population by Race and Ethnicity					
Wright County					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	13,750	95.9%	12,545	94.8%	-8.8%
Black	24	0.2%	57	0.4%	137.5%
American Indian	26	0.2%	20	0.2%	-23.1%
Asian	28	0.2%	33	0.2%	17.9%
Native Hawaiian/ Pacific Islander	0	0%	6	0%	
Other	415	2.9%	359	2.7%	-13.5%
Two or More Races	91	0.6%	209	1.6%	129.7%
Total	14,334	100.0%	13,229	100.0%	-7.7%
Hispanic	706	4.9%	1,274	9.6%	80.5%
Non-Hispanic	13,628	95.1%	11,955	90.4%	-12.3%

Population by race and ethnicity through 2016 is shown in Table II.100.10. The white population represented 93.3 percent of the population in 2016, compared with black households accounting for 0.5 percent of the population. Hispanic households represented 10.5 percent of the population in 2016.

Table II.100.10				
Population by Race and Ethnicity				
Wright County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	12,545	94.8%	12,022	93.3%
Black	57	0.4%	63	0.5%
American Indian	20	0.2%	26	0.2%
Asian	33	0.2%	73	0.6%
Native Hawaiian/ Pacific Islander	6	0%	0	0%
Other	359	2.7%	530	4.1%
Two or More Races	209	1.6%	177	1.4%
Total	13,229	100.0%	12,891	100.0%
Non-Hispanic	11,955	90.4%	11,532	89.5%
Hispanic	1,274	9.6%	1,359	10.5%

The population by race is broken down further by ethnicity in Table II.100.11. While the white non-Hispanic population changed by -13 percent between 2000 and 2010, the white Hispanic population changed by 209.2 percent. The black non-Hispanic population changed by 110.5 percent, while the black Hispanic population changed by 240 percent.

Table II.100.11					
Population by Race and Ethnicity					
Wright County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	13,489	99%	11,738	98.2%	-13%
Black	19	0.1%	40	0.3%	110.5%
American Indian	22	0.2%	20	0.2%	-9.1%
Asian	27	0.2%	33	0.3%	22.2%
Native Hawaiian/ Pacific Islander	0	0%	3	0%	
Other	12	0.1%	5	0%	-58.3%
Two or More Races	59	0.4%	116	1%	96.6%
Total Non-Hispanic	13,628	100.0%	11,955	100.0%	-12.3%
Hispanic					
White	261	37%	807	63.3%	209.2%
Black	5	0.7%	17	1.3%	240%
American Indian	4	0.6%	0	0%	-100%
Asian	1	0.1%	0	0%	-100%
Native Hawaiian/ Pacific Islander	0	0%	3	0.2%	
Other	403	57.1%	354	27.8%	-12.2%
Two or More Races	32	4.5%	93	7.3%	190.6%
Total Hispanic	706	100.0%	1,274	100.0%	80.5 %
Total Population	14,334	100.0%	13,229	100.0%	-7.7%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.100.12. During this time, the total non-Hispanic population was 11,532 persons in 2016. The Hispanic population was 1,359.

Table II.100.12				
Population by Race and Ethnicity				
Wright County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	11,738	98.2%	11,256	97.6%
Black	40	0.3%	63	0.5%
American Indian	20	0.2%	2	0%
Asian	33	0.3%	73	0.6%
Native Hawaiian/ Pacific Islander	3	0%	0	0%
Other	5	0%	0	0%
Two or More Races	116	1%	138	1.2%
Total Non-Hispanic	11,955	100.0%	11,532	100.0%
Hispanic				
White	807	63.3%	766	56.4%
Black	17	1.3%	0	0%
American Indian	0	0%	24	1.8%
Asian	0	0%	0	0%
Native Hawaiian/ Pacific Islander	3	0.2%	0	0%
Other	354	27.8%	530	39%
Two or More Races	93	7.3%	39	2.9%
Total Hispanic	1,274	100.0	1,359	100.0%
Total Population	13,229	100.0%	12,891	100.0%

Households by type and tenure are shown in Table II.100.13. Family households represented 62 percent of households, while non-family households accounted for 38 percent. These changed from 64.7 and 35.3 percent, respectively.

Table II.100.13				
Household Type by Tenure				
Wright County				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	3,641	64.7%	3,427	62%
Married-Couple Family	2,923	80.3%	2,717	79.3%
Owner-Occupied	2,519	86.2%	2,398	88.3%
Renter-Occupied	404	13.8%	319	11.7%
Other Family	718	19.7%	710	21%
Male Householder, No Spouse Present	254	35.4%	200	35.8%
Owner-Occupied	149	58.7%	121	60.5%
Renter-Occupied	105	41.3%	79	39.5%
Female Householder, No Spouse Present	464	64.6%	510	65.4%
Owner-Occupied	248	53.4%	282	55.3%
Renter-Occupied	216	46.6%	228	44.7%
Non-Family Households	1,984	35.3%	2,101	38%
Owner-Occupied	1,218	61.4%	1,260	60%
Renter-Occupied	766	38.6%	841	40%
Total	5,625	100.0%	5,528	100.0%

The group quarters population was 198 in 2010, compared to 312 in 2000. Institutionalized populations experienced a -44.8 percent change between 2000 and 2010. Non-institutionalized populations experienced a 62.5 percent change during this same time period.

Table II.100.14					
Group Quarters Population					
Wright County					
2000 & 2010 Census SF1 Data					
Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	1	0.3%	9	5.7%	800%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	287	99.7%	150	94.3%	-47.7%
Other Institutions	0	0%	0	0%	0%
Total	288	100.0%	159	100.0%	-44.8%
Noninstitutionalized					
College Dormitories	0	0%	0	0%	0%
Military Quarters	0	0%	0	0%	0%
Other Noninstitutionalized	24	100%	39	100%	62.5%
Total	24	100.0%	39	100.0%	62.5%
Group Quarters Population	312	100.0%	198	100.0%	-36.5%

The number of foreign born persons are shown in Table II.100.15. An estimated 3.8 percent of the population was born in Mexico, some 0.5 percent were born in Guatemala, and another 0.3 percent were born in Honduras.

Table II.100.15
Place of Birth for the Foreign-Born Population
 Wright County
 2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 country of origin	Mexico	496	3.8%
#2 country of origin	Guatemala	61	0.5%
#3 country of origin	Honduras	34	0.3%
#4 country of origin	India	24	0.2%
#5 country of origin	Germany	18	0.1%
#6 country of origin	Korea	10	0.1%
#7 country of origin	Philippines	10	0.1%
#8 country of origin	Austria	9	0.1%
#9 country of origin	Canada	9	0.1%
#10 country of origin	Japan	5	0%

Limited English Proficiency and the language spoken at home are shown in Table II.100.16. An estimated 4.3 percent of the population speaks Spanish at home, followed by 0.1 percent speaking German or other West Germanic languages.

Table II.100.16
Limited English Proficiency and Language Spoken at Home
 Wright County
 2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	526	4.3%
#2 LEP Language	German or other West Germanic languages	9	0.1%
#3 LEP Language	Other Asian and Pacific Island languages	8	0.1%
#4 LEP Language	Other and unspecified languages	6	0%
#5 LEP Language	Arabic	0	0%
#6 LEP Language	Chinese	0	0%
#7 LEP Language	French, Haitian, or Cajun	0	0%
#8 LEP Language	Korean	0	0%
#9 LEP Language	Other Indo-European languages	0	0%
#10 LEP Language	Russian, Polish, or other Slavic languages	0	0%

Disability

The disability rate from the 2000 Census is shown in Table II.100.17. Some 17.7 percent of the population was disabled in 2000, or a total of 2,339 persons. The disability rate was highest for those over 65, with 34 percent disabled.

Table II.100.17 Disability by Age Wright County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	107	4.7%
16 to 64	1,291	15.8%
65 and older	941	34%
Total	2,339	17.7%

Table II.100.18 shows disability by type in 2000. There were 1,075 physical disabilities in 2000, some 860 employment disabilities, and 725 go-outside-home disabilities.

Table II.100.18 Total Disabilities Tallied: Aged 5 and Older Wright County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	567
Physical disability	1,075
Mental disability	444
Self-care disability	262
Employment disability	860
Go-outside-home disability	725
Total	3,933

Disability by age, as estimated by the 2016 ACS, is shown in Table II.100.19. The disability rate for females was 12.8 percent, compared to 13.8 percent for males. The disability rate changed precipitously higher with age, with 41.5 percent of those over 75 experiencing a disability.

Table II.100.19 Disability by Age Wright County 2016 Five-Year ACS Data						
Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	0	0%	0	0%	0	0%
5 to 17	101	8.9%	53	4.7%	154	6.8%
18 to 34	88	7.7%	106	10.7%	194	9.1%
35 to 64	273	10.7%	187	7.6%	460	9.2%
65 to 74	178	31.1%	146	22.5%	324	26.5%
75 or Older	236	41.6%	321	41.4%	557	41.5%
Total	876	13.8%	813	12.8%	1,689	13.3%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.100.20. Some 7.3 percent have an ambulatory disability, 4.7 have an independent living disability, and 2.2 percent have a self-care disability.

Table II.100.20		
Total Disabilities Tallied: Aged 5 and Older		
Wright County 2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	546	4.3%
Vision disability	268	2.1%
Cognitive disability	554	4.6%
Ambulatory disability	876	7.3%
Self-Care disability	264	2.2%
Independent living disability	458	4.7%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.100.21. In 2016, some 5,813 persons were employed and 387 were unemployed. This totaled a labor force of 6,200 persons. The unemployment rate for Wright County was estimated to be 6.2 percent in 2016.

Table II.100.21	
Employment, Labor Force and Unemployment	
Wright County 2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	5,813
Unemployed	387
Labor Force	6,200
Unemployment Rate	6.2%

In 2016, 91.5 percent of households in Wright County had a high school education or greater.

Table II.100.22	
High School or Greater Education	
Wright County 2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	5,059
Total Households	5,528
Percent High School or Above	91.5%

As seen in Table II.100.23, some 35.8 percent of the population had a high school diploma or equivalent, another 37.2 percent have some college, 11.9 percent have a Bachelor's Degree, and 4.4 percent of the population had a graduate or professional degree.

Table II.100.23		
Educational Attainment		
Wright County 2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	1,068	10.8%
High School or Equivalent	3,535	35.8%
Some College or Associates Degree	3,674	37.2%
Bachelor's Degree	1,178	11.9%
Graduate or Professional Degree	433	4.4%
Total Population Above 18 years	9,888	100.0%



ECONOMICS

Labor Force

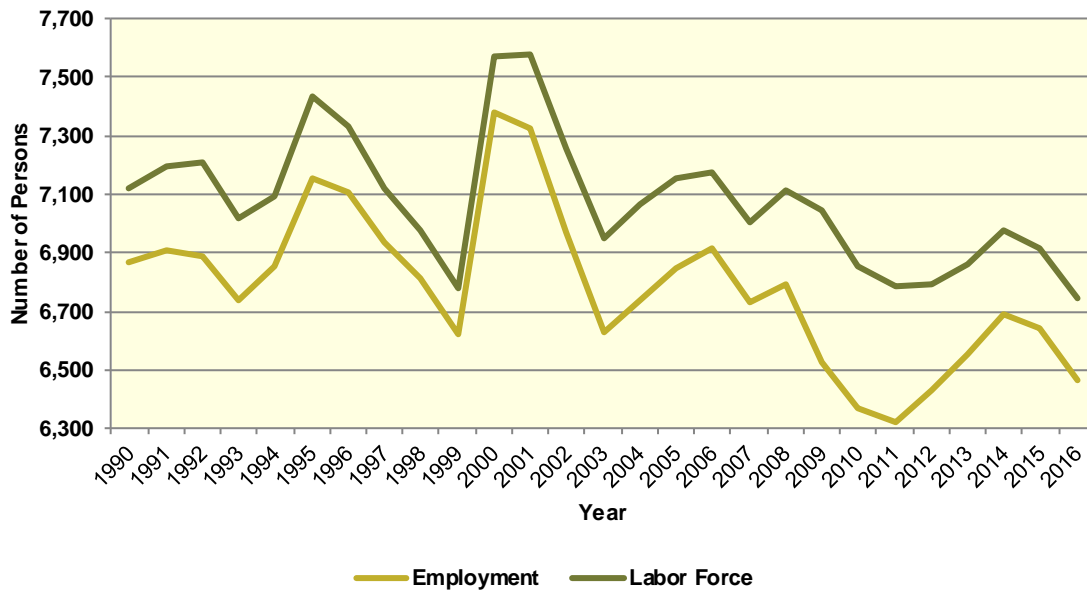
Table II.100.24, shows the labor force statistics for Wright County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1998 with a rate of 2.4 percent. The highest level of unemployment occurred during 2009 rising to a rate of 7.4 percent. This compared to a statewide low of 2.6 in 1999 and statewide high of 6.4 percent in 2009. Over the last year, the unemployment rate in Wright County increased from 4 percent in 2015 to 4.2 percent in 2016, which compared to a statewide decrease to 3.7 percent.

Year	Wright County				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	255	6,865	7,120	3.6%	4.4%
1991	291	6,908	7,199	4%	4.7%
1992	320	6,889	7,209	4.4%	4.5%
1993	282	6,739	7,021	4%	4%
1994	244	6,851	7,095	3.4%	3.5%
1995	279	7,156	7,435	3.8%	3.4%
1996	224	7,109	7,333	3.1%	3.5%
1997	183	6,935	7,118	2.6%	3.1%
1998	166	6,813	6,979	2.4%	2.7%
1999	160	6,619	6,779	2.4%	2.6%
2000	196	7,378	7,574	2.6%	2.6%
2001	253	7,327	7,580	3.3%	3.3%
2002	289	6,970	7,259	4%	4%
2003	320	6,630	6,950	4.6%	4.5%
2004	323	6,741	7,064	4.6%	4.5%
2005	304	6,849	7,153	4.2%	4.3%
2006	258	6,917	7,175	3.6%	3.7%
2007	274	6,729	7,003	3.9%	3.7%
2008	318	6,795	7,113	4.5%	4.2%
2009	519	6,528	7,047	7.4%	6.4%
2010	491	6,366	6,857	7.2%	6%
2011	465	6,322	6,787	6.9%	5.5%
2012	364	6,428	6,792	5.4%	5%
2013	308	6,551	6,859	4.5%	4.7%
2014	287	6,687	6,974	4.1%	4.3%
2015	275	6,643	6,918	4%	3.8%
2016	280	6,465	6,745	4.2%	3.7%

Diagram II.100.3, shows the employment and labor force for Wright County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 6,465 persons, with the labor force reaching 6,745, indicating there were a total of 280 unemployed persons.



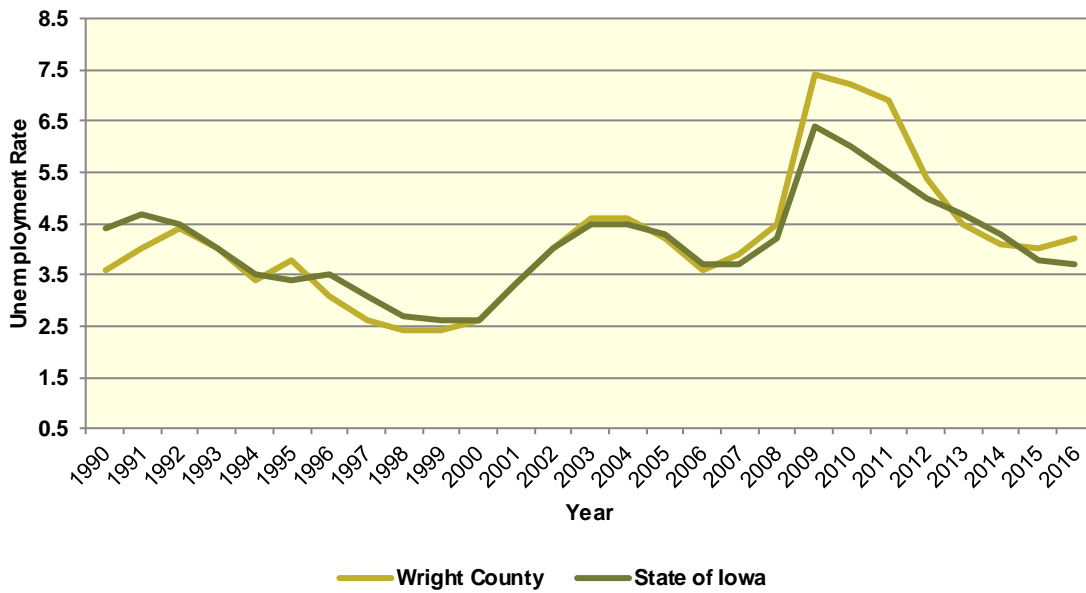
Diagram II.100.3
Employment and Labor Force
 Wright County
 1990 – 2016 BLS Data



Unemployment

Diagram II.100.4, shows the unemployment rate for both the State and Wright County. During the 1990’s the average rate for Wright County was 3.4 percent, which compared to 3.6 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 4.2 percent, which compared to 4.1 percent statewide. Since 2010, the average unemployment rate was 5.2 percent. Over the course of the entire period the Wright County had an average unemployment rate that higher than the State, 4.1 percent for Wright County, versus 4.1 statewide.

Diagram II.100.4
Annual Unemployment Rate
 Wright County
 1990 – 2016 BLS Data



Earnings and Employment

The Bureau of Economic Analysis (B.E.A.) produces regional economic accounts, which provide a consistent framework for analyzing and comparing individual state and local area economies. Table II.100.25, shows total real earnings by industry for Wright County. In the most recent 2016 estimate, the manufacturing industry had the largest total real earnings, with total real earnings reaching \$110,569,000. Between 2015 and 2016 the educational services industry saw the largest percentage increase, rising by 19.1 percent.

Table II.100.25
Real Earnings by Industry
 Wright County
 BEA Table CA-5N Data (1,000's of 2016 Dollars)

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	74,290	57,943	156,887	127,679	143,784	135,651	126,399	40,299	-68.1
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	6,696	2,266	2,321	3,062	3,044	2,751	0	0	0
Construction	20,032	18,461	18,900	19,653	18,781	16,816	17,643	17,040	-3.4
Manufacturing	72,434	67,303	83,752	96,566	107,983	124,859	120,472	110,569	-8.2
Wholesale trade	17,896	25,730	25,627	25,370	27,639	29,364	28,986	28,078	-3.1
Retail trade	15,464	14,296	14,588	14,709	14,661	14,440	13,726	13,035	-5
Transportation and warehousing	17,690	12,404	11,865	10,232	9,726	10,817	0	0	0
Information	25,373	9,421	8,863	11,967	11,924	11,996	9,333	7,909	-15.3
Finance and insurance	9,722	30,177	16,265	19,335	14,695	16,743	15,208	13,049	-14.2
Real estate and rental and leasing	1,142	2,122	1,840	2,537	2,467	1,944	1,829	1,607	-12.1
Professional and technical services	8,846	8,592	8,475	8,171	8,697	9,078	9,372	9,656	3
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	3,212	3,128	3,105	4,432	5,045	0	0	3,664	0
Educational services	765	979	0	598	752	1,167	1,267	1,509	19.1
Health care and social assistance	20,636	18,669	0	15,430	18,160	19,260	20,639	20,744	0.5
Arts, entertainment, and recreation	262	250	292	201	0	250	302	276	-8.6
Accommodation and food services	3,795	2,966	3,508	3,817	0	3,372	3,856	4,028	4.5
Other services, except public administration	7,997	7,578	7,910	9,013	8,807	9,697	10,832	10,817	-0.1
Government and government enterprises	49,098	82,584	79,763	80,565	82,448	85,094	89,384	90,561	1.3
Total	364,369	370,222	463,420	460,244	489,141	503,720	495,840	393,161	-20.7



Table II.100.26, shows the total employment by industry for the Wright County. The most recent estimates show the government and government enterprises industry was the largest employer in Wright County, with employment reaching 1,410 jobs in 2016. Between 2015 and 2016 the educational services industry saw the largest percentage increase, rising by 30.8 percent.

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	954	991	966	909	976	891	968	955	-1.3
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	57	21	22	31	29	26	0	0	0
Construction	506	382	386	381	383	366	388	367	-5.4
Manufacturing	1,300	1,091	1,213	1,379	1,448	1,441	1,339	1,208	-9.8
Wholesale trade	311	383	391	340	381	415	410	403	-1.7
Retail trade	838	747	730	745	735	727	742	742	0
Transportation and warehousing	371	223	211	213	200	201	0	0	0
Information	499	249	232	248	248	244	199	186	-6.5
Finance and insurance	312	312	310	307	295	305	277	280	1.1
Real estate and rental and leasing	153	197	195	183	175	173	176	190	8
Professional and technical services	261	233	203	200	204	212	213	216	1.4
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	124	199	185	213	205	0	0	152	0
Educational services	14	13	0	26	28	29	26	34	30.8
Health care and social assistance	735	640	0	516	662	644	601	604	0.5
Arts, entertainment, and recreation	70	61	60	67	0	70	82	81	-1.2
Accommodation and food services	376	306	309	320	0	303	327	333	1.8
Other services, except public administration	408	387	388	394	415	438	449	449	0
Government and government enterprises	1,174	1,365	1,343	1,387	1,420	1,406	1,404	1,410	0.4
Total	8,606	7,996	7,846	8,091	8,413	8,281	8,253	8,067	-2.3

Table II.100.27, shows the real average earnings per job by industry for Wright County. These figures are calculated by dividing the total real earning displayed in Tables II.100.25 and II.100.26, by industry. In 2016, the manufacturing industry had the highest average earnings reaching 91,531 dollars. Between 2015 and 2016 the accommodation and food services industry saw the largest percentage increase, rising by 2.6 percent to 13,314 dollars.

Table II.100.27									
Real Earnings Per Job by Industry									
Wright County									
BEA Table CA5N and CA25 Data									
NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	77,872	58,470	162,409	140,461	147,320	152,246	130,578	42,198	-67.7
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	117,473	107,894	105,521	98,780	104,962	105,794	0	0	0
Construction	39,589	48,327	48,963	51,582	49,038	45,946	45,473	46,431	2.1
Manufacturing	55,718	61,689	69,045	70,026	74,574	86,648	89,972	91,531	1.7
Wholesale trade	57,544	67,181	65,542	74,618	72,543	70,757	70,697	69,672	-1.4
Retail trade	18,453	19,138	19,983	19,744	19,947	19,863	18,499	17,567	-5
Transportation and warehousing	47,682	55,626	56,233	48,037	48,629	53,817	0	0	0
Information	50,848	37,835	38,203	48,254	48,082	49,164	46,901	42,522	-9.3
Finance and insurance	31,160	96,722	52,469	62,980	49,814	54,897	54,901	46,604	-15.1
Real estate and rental and leasing	7,462	10,769	9,438	13,862	14,100	11,235	10,391	8,458	-18.6
Professional and technical services	33,894	36,875	41,747	40,854	42,632	42,822	43,999	44,704	1.6
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	25,905	15,718	16,782	20,806	24,611	0	0	24,105	0
Educational services	54,653	75,289	0	23,017	26,842	40,256	48,749	44,382	-9
Health care and social assistance	28,076	29,170	0	29,902	27,432	29,906	34,342	34,344	0
Arts, entertainment, and recreation	3,745	4,097	4,872	3,004	0	3,570	3,682	3,407	-7.5
Accommodation and food services	10,093	9,693	11,353	11,929	0	11,130	11,792	12,096	2.6
Other services, except public administration	19,601	19,581	20,388	22,875	21,223	22,139	24,124	24,091	-0.1
Government and government enterprises	41,821	60,501	59,391	58,085	58,062	60,522	63,664	64,228	0.9
Total	42,339	46,301	59,064	56,883	58,141	60,828	60,080	48,737	-18.9

Table II.100.28 shows total employment and real personal income for the years of 1969 to 2016. As can be seen in total real personal income in 2016, comprising all wage and salary earnings, proprietorship income, dividends, interest, rents, and transfer payments, was \$592,379,000 a -13.4 percent change between 2015 and 2016. Table II.100.28, shows further annual data for the years 1969 through 2016. In 2010, total employment was 7,996 and 8,067 in 2016, which a change of -2.3 percent over this period.



Table II.100.28
Total Employment and Real Personal Income
 Wright County
 BEA Data 1969 Through 2015

Year	1,000s of 2016 Dollars						Per Capita Income	Total Employment	Average Real Earnings Per Job
	Earnings	Social Security Contributions	Residents Adjustments	Dividends, Interest, Rents	Transfer Payments	Personal Income			
1969	251,246	13,388	8,126	64,398	31,236	341,617	19,531	7,673	32,745
1970	245,024	13,371	8,655	67,387	33,655	341,350	19,785	7,674	31,928
1971	237,407	14,064	8,873	68,310	36,299	336,825	19,637	7,622	31,150
1972	270,013	15,480	10,187	73,449	37,448	375,618	22,137	7,788	34,672
1973	353,457	18,570	9,869	83,813	41,346	469,915	27,486	7,866	44,934
1974	323,071	20,105	9,014	86,918	42,768	441,665	26,432	8,070	40,035
1975	322,420	19,851	9,559	89,136	46,219	447,484	26,787	8,095	39,829
1976	276,837	21,213	10,115	90,532	48,313	404,584	24,102	8,254	33,540
1977	291,151	21,332	9,845	96,876	49,451	425,991	25,855	8,347	34,881
1978	329,763	22,905	9,656	98,803	49,665	464,982	27,961	8,363	39,431
1979	297,835	23,860	9,639	99,877	51,861	435,352	26,625	8,641	34,468
1980	263,122	21,926	6,836	111,921	56,331	416,283	25,573	8,443	31,165
1981	267,949	22,747	3,966	125,462	57,963	432,593	26,904	8,327	32,177
1982	249,734	24,273	350	132,894	59,152	417,857	26,373	8,579	29,109
1983	246,124	25,117	-2,262	133,479	61,342	413,566	26,230	8,667	28,398
1984	283,287	28,857	-7,498	142,493	62,343	451,768	28,596	8,761	32,335
1985	247,897	25,384	-3,643	137,693	64,130	420,693	27,327	8,252	30,041
1986	257,384	25,092	-3,643	125,985	65,437	420,071	28,321	7,865	32,725
1987	250,128	25,286	-5,407	122,909	64,973	407,318	28,224	7,718	32,408
1988	263,484	27,573	-7,650	109,060	64,374	401,695	28,055	7,734	34,069
1989	286,137	29,157	-11,952	119,346	66,546	430,919	30,033	8,034	35,616
1990	258,413	28,435	-12,535	106,857	68,875	393,176	27,548	8,050	32,101
1991	235,928	28,684	-9,209	106,041	71,554	375,631	26,408	8,139	28,987
1992	274,082	29,084	-7,881	103,367	76,538	417,023	28,985	8,089	33,883
1993	230,730	29,594	-4,887	97,770	78,542	372,561	25,966	8,036	28,712
1994	299,931	31,793	-3,915	93,691	77,990	435,904	30,125	8,095	37,052
1995	300,633	32,221	-1,410	100,910	83,208	451,120	30,743	8,697	34,567
1996	344,071	30,007	1,189	110,490	86,330	512,072	34,924	8,612	39,952
1997	337,271	32,547	4,154	120,746	85,741	515,366	35,396	8,580	39,309
1998	311,528	33,081	7,455	131,248	85,493	502,643	34,651	8,491	36,689
1999	303,960	33,544	12,197	130,469	91,811	504,893	35,113	8,289	36,670
2000	356,223	34,360	12,669	136,199	99,582	570,313	39,807	8,529	41,766
2001	364,369	35,827	19,725	139,866	100,865	588,997	41,675	8,606	42,339
2002	347,903	33,981	15,820	139,499	106,137	575,378	41,225	8,275	42,043
2003	357,752	35,056	13,510	144,916	99,943	581,065	42,012	8,089	44,227
2004	417,352	35,885	11,459	133,584	98,146	624,655	45,238	8,245	50,619
2005	390,357	37,155	8,814	123,523	101,942	587,481	42,829	8,357	46,711
2006	364,711	35,933	6,033	119,550	107,566	561,926	41,355	8,418	43,325
2007	400,327	36,186	3,585	131,313	110,314	609,353	45,164	8,351	47,938
2008	425,917	37,462	755	117,094	119,899	626,202	46,819	8,469	50,291
2009	360,785	37,497	-2,379	106,366	127,899	555,173	41,862	8,121	44,427
2010	370,222	38,856	-4,425	95,376	129,786	552,104	41,835	7,996	46,301
2011	463,420	35,648	-5,772	106,105	128,630	656,734	50,367	7,846	59,065
2012	460,244	37,505	-9,402	117,329	125,255	655,921	50,381	8,091	56,884
2013	489,141	42,761	-10,572	113,032	123,589	672,429	51,849	8,413	58,141
2014	503,720	43,337	-11,966	109,270	124,206	681,892	52,930	8,281	60,828
2015	495,840	42,792	-9,841	111,379	129,585	684,170	53,439	8,253	60,080
2016	393,161	41,406	-3,806	112,365	132,065	592,379	46,356	8,067	48,737



Diagram II.100.5, shows real average earnings per job for Wright County from 1990 to 2016. Over this period the average earning per job for Wright County was \$44,135, which was higher than the statewide average of \$43,526 over the same period.

Diagram II.100.5
Real Average Earnings Per Job
 Wright County
 BEA Data 1990 - 2016

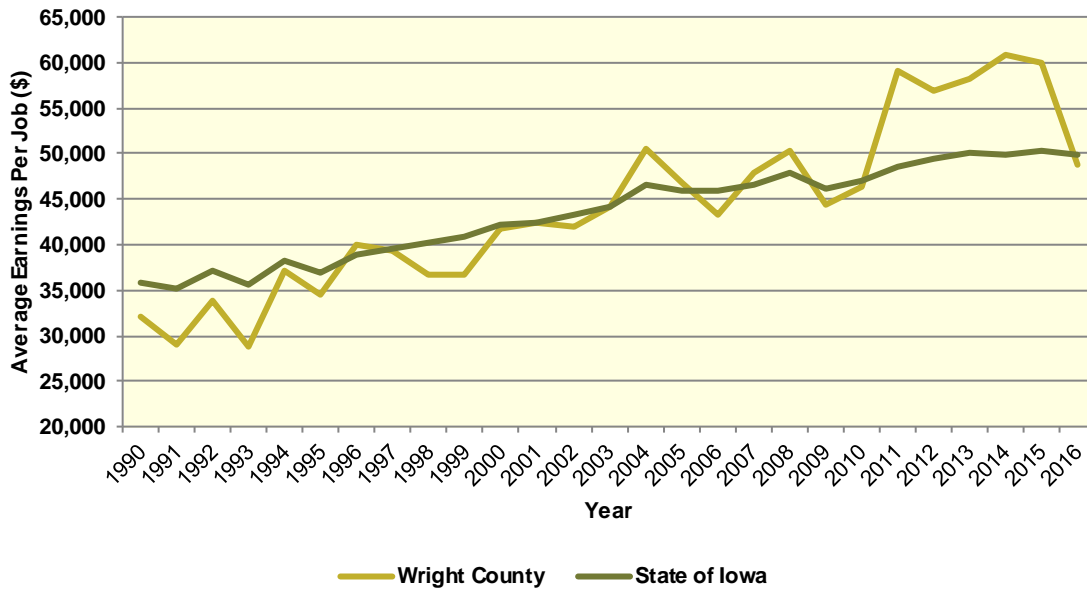
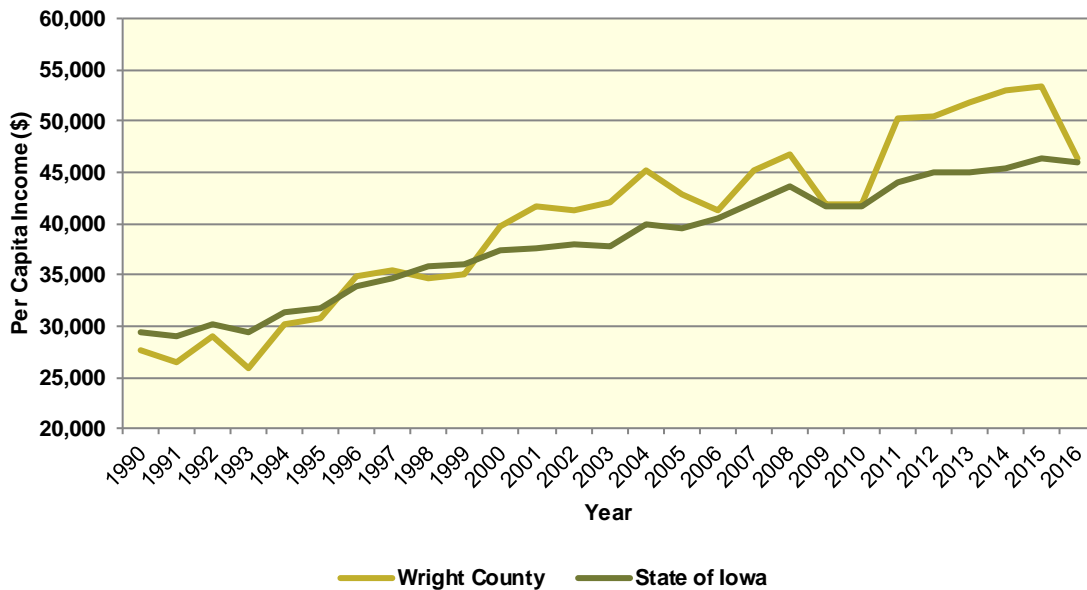


Diagram II.100.6, shows real per capita income for the Wright County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period, the real per capita income for Wright County was \$40,185, which was higher than the statewide average of \$38,254 over the same period.

Diagram II.100.6
Real Per Capita Income
 Wright County
 BEA Data 1990 - 2016



Quarterly Census of Employment and Wages

The BLS produces the Quarterly Census of Employment and Wages (QCEW), which reports monthly data on employment and quarterly data on wages and number of business establishments. QCEW employment data represent only filled jobs, whether full or part-time, temporary or permanent, by place of work the pay period. If data do not meet BLS or State agency disclosure standards they are displayed as (ND) and not disclosed. Data from this series are from the period of January 2006 through December 2016 and are presented in Table II.100.29, with the 2016 information considered preliminary (p). Between 2015 and 2016, total annual employment decreased from 5,738 persons in 2015 to 5,608 in 2016, a change of -2.3 percent.

Table II.100.29
Total Monthly Employment
 Wright County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	5,659	5,430	5,495	5,516	5,212	5,220	5,530	5,659	5,722	5,728	5,565
Feb	5,582	5,432	5,409	5,409	5,175	5,235	5,523	5,629	5,712	5,692	5,615
Mar	5,664	5,527	5,524	5,489	5,278	5,267	5,638	5,716	5,739	5,768	5,651
Apr	5,797	5,724	5,682	5,581	5,377	5,392	5,766	5,719	5,832	5,796	5,748
May	5,824	5,756	5,777	5,548	5,413	5,470	5,821	5,825	5,904	5,800	5,752
Jun	5,993	5,966	5,997	5,619	5,535	5,518	5,932	5,922	6,009	5,864	5,824
Jul	5,806	5,824	5,769	5,401	5,307	5,433	5,755	5,882	5,814	5,795	5,493
Aug	5,843	5,826	5,689	5,386	5,324	5,399	5,898	5,875	5,859	5,764	5,605
Sep	5,953	5,848	5,724	5,436	5,329	5,451	5,825	5,797	5,876	5,686	5,569
Oct	5,916	5,809	5,780	5,506	5,405	5,518	5,921	5,861	5,851	5,687	5,484
Nov	5,887	5,709	5,731	5,407	5,338	5,516	5,899	5,840	5,833	5,667	5,465
Dec	5,889	5,680	5,747	5,319	5,280	5,525	5,894	5,746	5,821	5,607	5,526
Annual	5,818	5,711	5,694	5,468	5,331	5,412	5,784	5,789	5,831	5,738	5,608
% Change	.	-1.8%	-0.3%	-4%	-2.5%	1.5%	6.9%	0.1%	0.7%	-1.6%	-2.3%

The QCEW also reports average weekly wages, which represents total compensation paid during the calendar quarter, regardless of when services were performed. The BLS QCEW data indicated average weekly wages were \$791 in 2015. In 2016, average weekly wages saw a decreased of 1.3 percent over the prior year, rising to \$781, or by 10 dollars. These data are shown in Table II.100.30.

Table II.100.30						
Average Weekly Wages						
Wright County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	479	481	461	489	477	
2002	471	490	461	494	479	0.4%
2003	486	506	490	526	502	4.8%
2004	490	513	516	554	519	3.4%
2005	505	534	542	566	537	3.5%
2006	542	551	530	570	548	2%
2007	583	573	555	632	585	6.8%
2008	604	608	593	649	613	4.8%
2009	611	609	599	669	622	1.5%
2010	588	636	644	700	642	3.2%
2011	659	671	680	711	681	6.1%
2012	701	697	680	741	705	3.5%
2013	711	716	709	770	727	3.1%
2014	749	745	735	784	753	3.6%
2015	762	771	790	840	791	5%
2016(p)	736	791	764	833	781	-1.3%

Total business establishments reported by the QCEW are displayed in Table II.100.31. Between 2015 and 2016, the total number of business establishments in Wright County decreased by 1.3 percent, from 525 to 523 establishments.

Table II.100.31						
Number of Business Establishments						
Wright County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	540	537	501	505	521	
2002	508	509	500	501	505	-3.1%
2003	500	500	500	486	497	-1.6%
2004	482	476	478	476	478	-3.8%
2005	470	475	484	485	479	0.2%
2006	482	487	484	482	484	1%
2007	489	492	485	490	489	1%
2008	490	492	494	496	493	0.8%
2009	488	498	504	496	497	0.8%
2010	499	500	505	500	501	0.8%
2011	499	499	506	509	503	0.4%
2012	510	514	510	513	512	1.8%
2013	518	523	528	529	525	2.5%
2014	533	535	533	535	534	1.7%
2015	523	518	530	530	525	-1.7%
2016	528	525	517	521	523	-0.4%

Iowa Department of Revenue

The Iowa Department of Revenue releases annual income tax statistics. Table II.100.32, shows the number of returns by adjusted gross income. For taxpayer confidentiality, if the number of returns was fewer than 5, the data was redacted. As a result the number of returns reported maybe slightly lower than the actual returns. Most redacted records occurred in the highest income brackets. The table gives an accurate measure of the income distribution in Wright County.

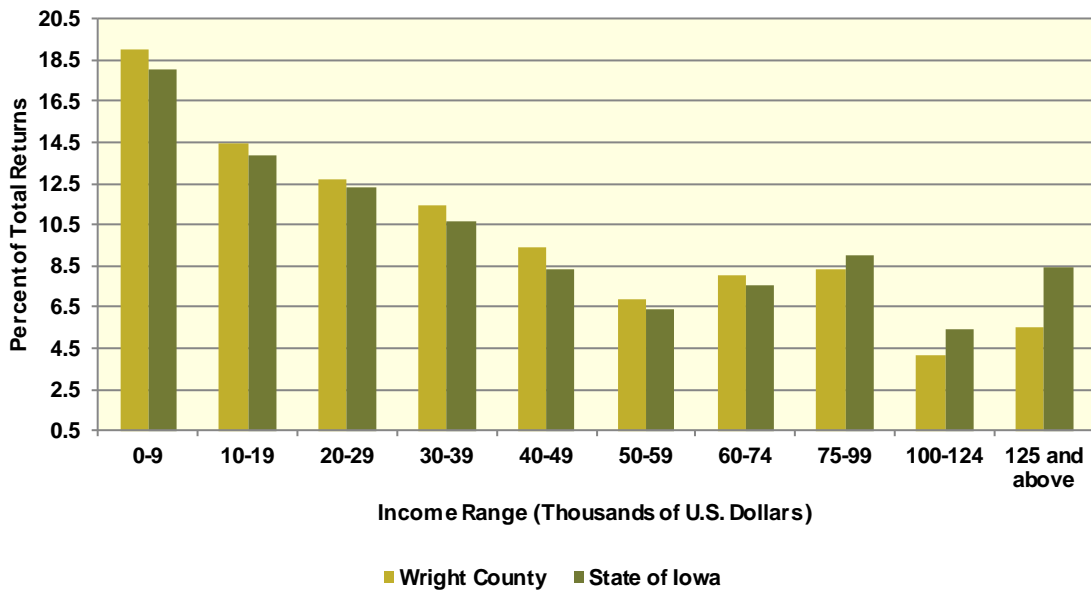
As can be seen, the total number of returns between 2010 and 2015 increased by 2.4 percent, with 324 returns reported in 2015, which was the most recent year available. Between 2010 and 2015, the adjusted gross income class that saw the largest change was \$125,000 and above with a change of 54.1 percent. This compared to the income class of \$60,000-74,999, which saw the lowest percentage change between 2010 and 2015 of -7.4 percent.

Table II.100.32
Number of Tax Returns by Adjusted Gross Income
 Wright County
 Iowa DOR 2002 - 2015

Year	\$0 – 9,999	\$10,000 – 19,999	\$20,000 – 29,999	\$30,000 – 39,999	\$40,000 – 49,999	\$50,000 – 59,999	\$60,000 – 74,999	\$75,000 – 99,999	\$100,000 – 124,999	\$125,000 and above	Total
2002	1,442	1,098	943	742	555	426	391	210	81	69	5,957
2003	1,400	1,063	863	773	552	451	404	223	88	105	5,922
2004	1,353	1,011	844	723	548	444	442	284	104	125	5,878
2005	1,328	995	830	728	585	439	421	302	88	156	5,872
2006	1,278	903	832	728	548	458	447	350	118	151	5,813
2007	1,302	929	859	693	561	397	493	419	151	192	5,996
2008	1,241	905	794	668	564	411	480	415	169	237	5,884
2009	1,184	916	847	629	545	405	439	409	152	223	5,749
2010	1,197	868	770	631	510	434	456	446	159	227	5,698
2011	1,185	864	804	651	521	392	457	440	210	245	5,769
2012	1,082	860	799	659	558	375	470	466	196	343	5,808
2013	1,100	839	768	689	528	372	451	499	208	338	5,792
2014	1,100	838	768	649	536	380	470	484	248	319	5,792
2015	1,110	841	744	668	549	402	468	485	245	324	5,836
Change 10 - 15	-7.3%	-3.1%	-3.4%	5.9%	7.6%	-7.4%	2.6%	8.7%	54.1%	42.7%	2.4%



Diagram II.100.7
2015 Income Distribution
 Wright County
 2015 Iowa DOR Data



Poverty

Poverty is the condition of having insufficient resources or income. In its extreme form, poverty is a lack of basic human needs, such as adequate and healthy food, clothing, housing, water, and health services. According to the Census Bureau’s Small Area Income and Poverty Estimates Program, the number of individuals in poverty increase from 1,464 in 2010 to 1,578 in 2016, with the poverty rate reaching 12.6 percent in 2016. This compared to a state poverty rate of 11.7 percent and a national rate of 14 percent in 2016. Table II.100.33, at right, presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	1,081	7.7%
2001	1,095	7.9%
2002	1,229	9%
2003	1,122	8.3%
2004	1,280	9.5%
2005	1,524	11.4%
2006	1,295	9.9%
2007	1,416	11.1%
2008	1,291	10.2%
2009	1,274	10.2%
2010	1,464	11.3%
2011	1,513	11.8%
2012	1,512	11.8%
2013	1,348	10.6%
2014	1,511	12%
2015	1,587	12.6%
2016	1,578	12.6%

The rate of poverty for Wright County is shown in Table II.100.34. In 2016, there were an estimated 1,625 persons living in poverty. This represented a 12.8 percent poverty rate, compared to 7 percent poverty in 2000. In 2016, some 12.2 percent of those in poverty were under age 6, and 15.7 percent were 65 or older.

Table II.100.34				
Poverty by Age				
Wright County				
2000 Census SF3 & 2016 Five-Year ACS Data				
Age	2000 Census		2016 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	66	6.7%	198	12.2%
6 to 17	230	23.3%	380	23.4%
18 to 64	515	52.2%	792	48.7%
65 or Older	176	17.8%	255	15.7%
Total	987	100.0%	1,625	100.0%
Poverty Rate	7%	.	12.8%	.

HOUSING

The Census Bureau estimates that the total number of housing units decreased by -0.7 percent in Wright County between 2010 and 2016, from 6,529 to 6483. This compared to an estimated 3.3 percent increase statewide, as shown in Table II.100.35.

Housing Production

The Census Bureau reports building permit authorizations and “per unit” valuation of building permits by county annually. Single-family construction usually represents most residential development in the county. Single-family building permit authorizations in Wright County increased from 6 authorizations in 2015 to 11 in 2016.

The real value of single-family building permits decreased from \$276,460 in 2015 to \$185,626 in 2016. This compares to an increase in permit value statewide, with values rising from \$234,346 in 2015 to \$235,750 in 2016. Additional details are given in Table II.100.36.

Table II.100.35				
Housing Units				
State of Iowa vs. Wright County				
2000 and 2016 Census Data and Intercensal Estimates				
Subject	Iowa	% Growth Since Census	Wright County	% Growth Since Census
2000 Census Base	1,232,625	.	6,560	.
2010 Census	1,336,417	8.4%	6,529	-0.5%
July 2011 Estimate	1,341,974	0.4%	6,516	-0.2%
July 2012 Estimate	1,346,403	0.7%	6,507	-0.3%
July 2013 Estimate	1,353,274	1.3%	6,497	-0.5%
July 2014 Estimate	1,362,458	1.9%	6,492	-0.6%
July 2015 Estimate	1,370,778	2.6%	6,491	-0.6%
July 2016 Estimate	1,380,162	3.3%	6,483	-0.7%

Table II.100.36
Building Permits and Valuation
 Wright County
 Census Bureau Data, 1980–2016

Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, (Real 2016\$)	
	Single-Family	Duplex Units	Tri- and Four-Plex	Multi-Family Units	Total Units	Single-Family Units	Multi-Family Units
1980	18	0	0	0	18	127,598	0
1981	23	2	7	0	32	110,916	0
1982	20	2	7	14	43	100,400	108,131
1983	14	0	3	0	17	106,744	0
1984	18	0	4	16	38	109,504	40,185
1985	2	0	3	0	5	126,558	0
1986	0	0	0	0	0	0	0
1987	0	0	0	0	0	0	0
1988	3	0	7	0	10	134,844	0
1989	4	4	8	0	16	114,659	0
1990	9	0	0	0	9	109,127	0
1991	9	0	0	24	33	90,813	41,357
1992	12	2	0	0	14	78,503	0
1993	12	2	0	34	48	94,221	44,778
1994	13	0	0	0	13	112,056	0
1995	26	2	0	0	28	123,596	0
1996	17	4	0	0	21	152,726	0
1997	9	0	0	0	9	129,048	0
1998	23	2	0	0	25	100,213	0
1999	28	0	0	0	28	215,770	0
2000	12	0	0	0	12	179,056	0
2001	17	8	0	0	25	159,770	0
2002	8	0	0	0	8	170,086	0
2003	15	0	0	0	15	146,730	0
2004	32	0	0	0	32	151,797	0
2005	19	0	0	0	19	165,410	0
2006	12	0	0	0	12	206,564	0
2007	13	0	0	0	13	243,346	0
2008	9	0	0	0	9	232,238	0
2009	2	0	0	0	2	191,182	0
2010	6	0	0	0	6	165,176	0
2011	5	0	0	0	5	169,895	0
2012	6	0	0	0	6	241,374	0
2013	7	0	0	0	7	316,204	0
2014	13	0	0	0	13	235,731	0
2015	6	0	0	0	6	276,460	0
2016	11	0	0	0	11	185,626	0



Diagram II.100.8
Single Family Permits
 Wright County
 Census Bureau Data, 1980–2016

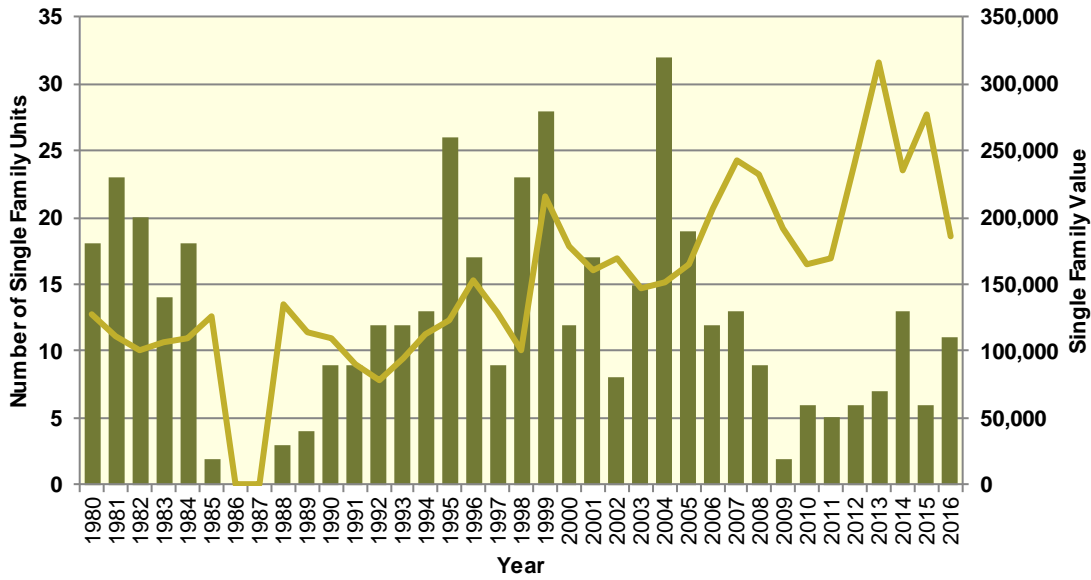
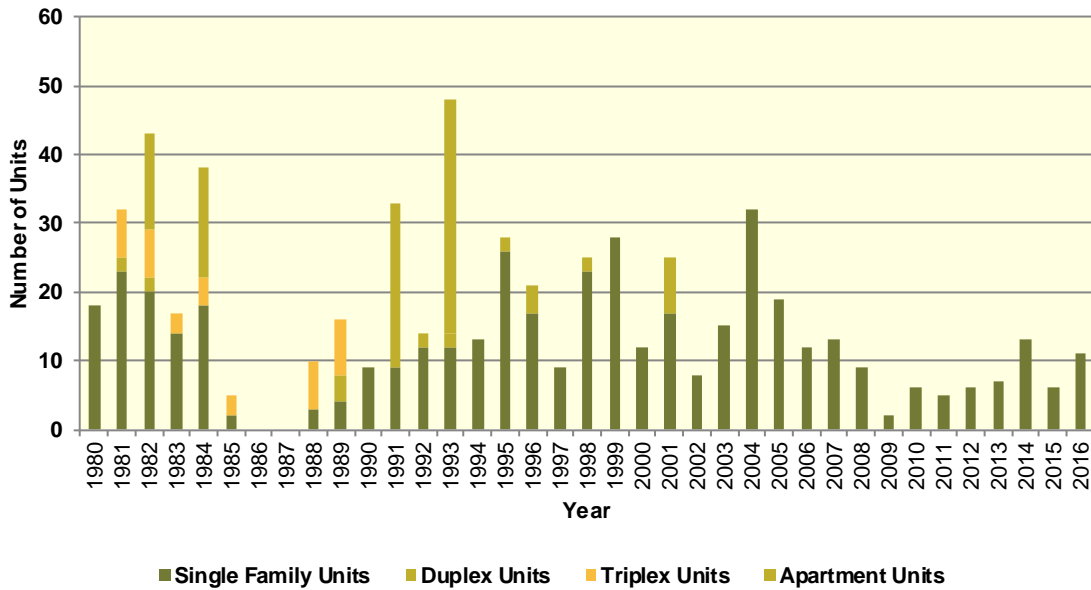


Diagram II.100.9
Total Permits by Unit Type
 Wright County
 Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.100.37. In 2016, there were 6,503 housing units, up from 6,559 in 2000. Single-family units accounted for 84.6 percent of units in 2016, compared to 85.5 in 2000. Apartment units accounted for 7.9 percent in 2016, compared to 6.7 percent in 2000.

Table II.100.37 Housing Units by Type				
Wright County 2000 Census SF3 & 2016 Five-Year ACS Data				
Unit Type	2000 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	5,608	85.5%	5,504	84.6%
Duplex	85	1.3%	121	1.9%
Tri- or Four-Plex	302	4.6%	277	4.3%
Apartment	439	6.7%	516	7.9%
Mobile Home	125	1.9%	85	1.3%
Boat, RV, Van, Etc.	0	0%	0	0%
Total	6,559	100.0%	6,503	100.0%

Some 86.2 percent of housing was occupied in 2010, compared to 90.6 percent in 2000. Owner-occupied housing changed -6.2 percent between 2000 and 2010, ending with owner-occupied units representing 73.5 percent of unit. Vacant units changed by 46 percent, resulting in 904 vacant units in 2010.

Table II.100.38 Housing Units by Tenure					
Wright County 2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	5,940	90.6%	5,625	86.2%	-5.3%
Owner-Occupied	4,407	74.2%	4,134	73.5%	-6.2%
Renter-Occupied	1,533	25.8%	1,491	26.5%	-2.7%
Vacant Housing Units	619	9.4%	904	13.8%	46%
Total Housing Units	6,559	100.0%	6,529	100.0%	-0.5%

Table II.100.39 shows housing units by tenure from 2010 to 2016. By 2016, there were 6,503 housing units. An estimated 73.5 percent were owner-occupied, and 15 percent were vacant.

Table II.100.39 Housing Units by Tenure				
Wright County 2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	5,625	86.2%	5,528	85%
Owner-Occupied	4,134	73.5%	4,061	73.5%
Renter-Occupied	1,491	26.5%	1,467	26.5%
Vacant Housing Units	904	13.8%	975	15%
Total Housing Units	6,529	100.0%	6,503	100.0%



Households by household size are shown in Table II.100.40. There were a total of 5,625 households in 2010, up from 5,940 in 2000. One person households changed by -4.1 percent between 2000 and 2010, while two person households changed by -1.5 percent. Three and four person households changed by -1.9 and -21.8 respectively, representing 12.6 percent and 10.2 percent of the population in 2010.

Table II.100.40					
Households by Household Size					
Wright County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	1,793	30.2%	1,719	30.6%	-4.1%
Two Persons	2,196	37%	2,162	38.4%	-1.5%
Three Persons	720	12.1%	706	12.6%	-1.9%
Four Persons	734	12.4%	574	10.2%	-21.8%
Five Persons	328	5.5%	297	5.3%	-9.5%
Six Persons	120	2%	114	2%	-5%
Seven Persons or More	49	0.8%	53	0.9%	8.2%
Total	5,940	100.0%	5,625	100.0%	-5.3%

Households by income is shown in Table II.100.41. Households earning more than \$100,000 per year represented 17.9 percent of households in 2016, compared to 4.4 percent in 2000. Households earning between \$50,000 and \$74,999 represented 17.8 percent of households in 2010, compared to 21.3 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 14.1 percent of households in 2016, compared to 16.8 percent in 2000.

Table II.100.41				
Households by Income				
Wright County				
2000 Census SF3 & 2016 Five-Year ACS Data				
Income	2000 Census		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	1,002	16.8%	781	14.1%
\$15,000 to \$19,999	436	7.3%	298	5.4%
\$20,000 to \$24,999	479	8%	373	6.7%
\$25,000 to \$34,999	944	15.8%	658	11.9%
\$35,000 to \$49,999	1,231	20.6%	811	14.7%
\$50,000 to \$74,999	1,271	21.3%	983	17.8%
\$75,000 to \$99,999	348	5.8%	636	11.5%
\$100,000 or More	261	4.4%	988	17.9%
Total	5,972	100.0%	5,528	100.0%

Table II.100.42, shows households by year home built. Housing units built between 2000 and 2009, and 2010 or later, account for 5 percent and 1 percent of households, respectively. Households built in the 1970’s, 1980’s, and 1990’s account for 13.7 percent, 8.2 percent, and 3.5, respectively. Housing units built prior to 1939 represented 36.5 percent of households in 2016.

Table II.100.42				
Households by Year Home Built				
Wright County				
2000 Census SF3 & 2016 Five-Year ACS Data				
Year Built	2000 Census		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	2,333	39.3%	2,015	36.5%
1940 to 1949	652	11%	386	7%
1950 to 1959	753	12.7%	661	12%
1960 to 1969	745	12.5%	727	13.2%
1970 to 1979	881	14.8%	757	13.7%
1980 to 1989	278	4.7%	454	8.2%
1990 to 1999	298	5%	195	3.5%
2000 to 2009	.	.	276	5%
2010 or Later	.	.	57	1%
Total	5,940	100.0%	5,528	100.0%

The distribution of unit types by race are shown in Table II.100.43. An estimated 86.2 percent of white households occupy single family homes and some 8.2 percent of white households occupied apartments. An estimated 94.7 percent of Asian, and 100 percent of American Indian households occupy single family homes.

Table II.100.43							
Distribution of Units in Structure by Race							
Wright County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	86.2%	0%	100%	94.7%	0%	67.2%	100%
Duplex	1.5%	100%	0%	0%	0%	0%	0%
Tri- or Four-Plex	2.7%	0%	0%	0%	0%	28.2%	0%
Apartment	8.2%	0%	0%	5.3%	0%	4.5%	0%
Mobile Home	1.4%	0%	0%	0%	0%	0%	0%
Boat, RV, Van, Etc.	0%	0%	0%	0%	0%	0%	0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

The disposition of vacant housing units in 2000 and 2010 are shown in Table II.100.44. An estimated 19.5 percent of vacant units were for rent in 2010, a 60 percent change since 2000. In addition, some 13.2 percent of vacant units were for sale, a change of 12.3 percent between 2000 and 2010. “Other” vacant units represented 41.7 percent of vacant units in 2010. This is a change of 103.8 percent since 2000. “Other” vacant units are not for sale or rent, or otherwise available to the marketplace. These units may be problematic if concentrated in certain areas, and may create a “blighting” effect.

Table II.100.44 Disposition of Vacant Housing Units Wright County 2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	110	17.8%	176	19.5%	60%
For Sale	106	17.1%	119	13.2%	12.3%
Rented or Sold, Not Occupied	56	9%	29	3.2%	-48.2%
For Seasonal, Recreational, or Occasional Use	162	26.2%	203	22.5%	25.3%
For Migrant Workers	0	0%	0	0%	0%
Other Vacant	185	29.9%	377	41.7%	103.8%
Total	619	100.0%	904	100.0%	46%

The disposition of vacant units between 2010 and 2016 are shown in Table II.100.45. By 2016, for rent units accounted for 18.1 percent of vacant units, while for sale units accounted for 7.8 percent. “Other” vacant units accounted for 47.4 percent of vacant units, representing a total of 462 “other” vacant units.

Table II.100.45 Disposition of Vacant Housing Units Wright County 2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	176	19.5%	176	18.1%
For Sale	119	13.2%	76	7.8%
Rented Not Occupied	10	1.1%	72	7.4%
Sold Not Occupied	19	2.1%	62	6.4%
For Seasonal, Recreational, or Occasional Use	203	22.5%	127	13%
For Migrant Workers	0	0%	0	0%
Other Vacant	377	41.7%	462	47.4%
Total	904	100.0%	975	100.0%

Housing Problems

Households are classified as having housing problems if they face overcrowding, incomplete plumbing or kitchen facilities, or cost burdens. Overcrowding is defined as having from 1.1 to 1.5 people per room per residence, with severe overcrowding defined as having more than 1.5 people per room. Households with overcrowding are shown in Table II.100.46. In 2016, an estimated 1.1 percent of households were overcrowded, and an additional 0.2 percent were severely overcrowded.

Table II.100.46 Overcrowding and Severe Overcrowding Wright County 2000 Census SF3 & 2016 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2000 Census	4,362	99.1%	24	0.5%	16	0.4%	4,402
2016 Five-Year ACS	4,037	99.4%	24	0.6%	0	0%	4,061
Renter							
2000 Census	1,479	96.2%	19	1.2%	40	2.6%	1,538
2016 Five-Year ACS	1,423	97%	35	2.4%	9	0.6%	5,528
Total							
2000 Census	5,841	98.3%	43	0.7%	56	0.9%	5,940
2016 Five-Year ACS	5,460	98.8%	59	1.1%	9	0.2%	5,528

Incomplete plumbing and kitchen facilities are another indicator of potential housing problems. According to the Census Bureau, a housing unit is classified as lacking complete plumbing facilities when any of the following are not present: piped hot and cold water, a flush toilet, and a bathtub or shower. Likewise, a unit is categorized as deficient when any of the following are missing from the kitchen: a sink with piped hot and cold water, a range or cook top and oven, and a refrigerator.

There were a total of 17 households with incomplete plumbing facilities in 2016, representing 0.3 percent of households in Wright County. This is compared to 0.4 percent of households lacking complete plumbing facilities in 2000.

Table II.100.47 Households with Incomplete Plumbing Facilities Wright County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	5,919	5,511
Lacking Complete Plumbing Facilities	21	17
Total Households	5,940	5,528
Percent Lacking	0.4%	0.3%

There were 63 households lacking complete kitchen facilities in 2016, compared to 20 households in 2000. This was a change from 0.3 percent of households in 2000 to 1.1 percent in 2016.

Table II.100.48 Households with Incomplete Kitchen Facilities Wright County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	5,920	5,465
Lacking Complete Kitchen Facilities	20	63
Total Households	5,940	5,528
Percent Lacking	0.3%	1.1%

Cost burden is defined as gross housing costs that range from 30.0 to 50.0 percent of gross household income; severe cost burden is defined as gross housing costs that exceed 50.0 percent of gross household income. For homeowners, gross housing costs include property taxes, insurance, energy payments, water and sewer service, and refuse collection. If the homeowner has a mortgage, the determination also includes principal and interest payments on the mortgage loan.

For renters, this figure represents monthly rent and selected electricity and natural gas energy charges.

In Wright County, 12.8 of households had a cost burden and 8.5 percent had a severe cost burden. Some 26.7 percent of renters were cost burdened, and 17.5 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 5.1 percent and a severe cost burden rate of 2 percent. Owner occupied households with a mortgage had a cost burden rate of 10.6 percent, and severe cost burden at 8.6 percent.

Table II.100.49
Cost Burden and Severe Cost Burden by Tenure
 Wright County
 2000 Census & 2016 Five-Year ACS Data

Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	1,711	85.9%	209	10.5%	72	3.6%	0	0%	1,992
2016 Five-Year ACS	1,571	78.9%	212	10.6%	171	8.6%	37	1.9%	1,991
Owner Without a Mortgage									
2000 Census	1,614	91%	91	5.1%	46	2.6%	23	1.3%	1,774
2016 Five-Year ACS	1,898	91.7%	105	5.1%	41	2%	26	1.3%	2,070
Renter									
2000 Census	855	60.6%	198	14%	132	9.4%	225	16%	1,410
2016 Five-Year ACS	677	46.1%	392	26.7%	256	17.5%	142	9.7%	1,467
Total									
2000 Census	4,180	80.8%	498	9.6%	250	4.8%	248	4.8%	5,176
2016 Five-Year ACS	4,146	75%	709	12.8%	468	8.5%	205	3.7%	5,528

Housing Problems by Income

Table II.100.50, at right, shows the HUD calculated Median Family Income (MFI) for a family of four for Wright County. As can be seen in 2017 the MFI was \$62,400, which compared to 69,900 for the State of Iowa.

Table II.100.51, shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 310 owner-occupied and 175 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 154 owner-occupied 235 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 4,285 households without a housing problem.

Table II.100.50
Median Family Income
 Wright County
 2000–2017 HUD MFI

Year	MFI	State of Iowa MFI
2000	44,200	49,100
2001	46,900	52,500
2002	48,600	53,700
2003	50,400	54,900
2004	51,100	55,800
2005	52,700	57,650
2006	53,000	57,800
2007	53,100	58,100
2008	53,400	58,500
2009	56,900	62,000
2010	57,200	62,400
2011	54,000	64,000
2012	54,700	64,800
2013	57,300	64,700
2014	58,500	65,300
2015	61,900	67,500
2016	60,600	68,400
2017	62,400	69,900

Table II.100.51
Housing Problems by Income and Tenure
 Wright County
 2010–2014 HUD CHAS Data

Housing Problem	Less Than 30% MFI	30% - 50% MFI	50% - 80% MFI	80% - 100% MFI	Greater than 100% MFI	Total
Owner-Occupied						
Lacking complete plumbing or kitchen facilities	0	10	4	20	4	38
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	4	0	0	0	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	15	4	0	10	4	33
Housing cost burden greater than 50% of income (and none of the above problems)	105	25	20	0	4	154
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	70	130	70	25	15	310
Zero/negative income (and none of the above problems)	75	0	0	0	0	75
has none of the 4 housing problems	90	285	665	500	1,955	3,495
Total	355	458	759	555	1,982	4,109
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	45	20	0	4	0	69
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	10	4	0	0	0	14
Housing cost burden greater than 50% of income (and none of the above problems)	200	25	10	0	0	235
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	30	120	10	15	0	175
Zero/negative income (and none of the above problems)	25	0	0	0	0	25
has none of the 4 housing problems	25	95	300	110	260	790
Total	335	264	320	129	260	1,308
Total						
Lacking complete plumbing or kitchen facilities	45	30	4	24	4	107
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	4	0	0	0	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	25	8	0	10	4	47
Housing cost burden greater than 50% of income (and none of the above problems)	305	50	30	0	4	389
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	100	250	80	40	15	485
Zero/negative income (and none of the above problems)	100	0	0	0	0	100
has none of the 4 housing problems	115	380	965	610	2,215	4,285
Total	690	722	1,079	684	2,242	5,417

Home Mortgage Loans

The FFEIC The Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975. Data collected under the HMDA provide a comprehensive portrait of home loan activity, including information pertaining to home purchase loans, home improvement loans, and refinancing. For the analysis only owner-occupied originated loans for single family units were considered. As can be seen in Table II.100.52, of the 150 loans in 2016, 72 loans were for Home Purchases, 15 were for Home Improvement and 63 were for refinancing.

Table II.100.52				
Owner-Occupied Single Family Home Loans by Loan Type				
Wright County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	55	5	79	139
2009	43	10	94	147
2010	36	9	69	114
2011	27	4	56	87
2012	49	2	84	135
2013	43	8	72	123
2014	47	9	39	95
2015	50	12	61	123
2016	72	15	63	150

Table II.100.53, shows the average loan value by loan type. In 2008, average home purchase loans was \$91,347 in 2012 and \$91,056 in 2016. Overall, average loans were \$79,741 in 2008 and \$92,940 in 2016.

Table II.100.53				
Owner-Occupied Single Family Home Loans by Average Loan Amount				
Wright County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$75,673	\$24,400	\$86,076	\$79,741
2009	\$97,372	\$36,300	\$89,979	\$88,490
2010	\$87,528	\$67,222	\$85,768	\$84,860
2011	\$86,741	\$9,000	\$96,786	\$89,632
2012	\$91,347	\$56,500	\$90,560	\$90,341
2013	\$90,116	\$29,625	\$87,431	\$84,610
2014	\$89,851	\$20,889	\$109,154	\$91,242
2015	\$80,620	\$22,667	\$151,344	\$110,041
2016	\$91,056	\$25,800	\$111,079	\$92,940

Table II.100.54, shows the total volume of owner-occupied single family loans. In 2008, average home purchase loans was \$4,476,000 in 2012 and \$6,556,000 in 2016. Overall, average loans were \$11,084,000 in 2008 and \$13,941,000 in 2016.

Table II.100.54				
Total Volume of Owner-Occupied Single Family Loans				
Wright County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$4,162,000	\$122,000	\$6,800,000	\$11,084,000
2009	\$4,187,000	\$363,000	\$8,458,000	\$13,008,000
2010	\$3,151,000	\$605,000	\$5,918,000	\$9,674,000
2011	\$2,342,000	\$36,000	\$5,420,000	\$7,798,000
2012	\$4,476,000	\$113,000	\$7,607,000	\$12,196,000
2013	\$3,875,000	\$237,000	\$6,295,000	\$10,407,000
2014	\$4,223,000	\$188,000	\$4,257,000	\$8,668,000
2015	\$4,031,000	\$272,000	\$9,232,000	\$13,535,000
2016	\$6,556,000	\$387,000	\$6,998,000	\$13,941,000

Survey of Rental Properties

From September through December of 2017, a telephone survey was conducted with landlords and rental property managers throughout Iowa. Table II.100.55 presents some basic statistics about the completed surveys.

Table II.100.55				
Survey of Rental Properties				
Wright County				
2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2017	2	88	3.4	22

Table II.100.56, shows the amount of total and vacant units with their associated vacancy rates. There were 16 apartment units reported in the survey, with 0 of them available, which resulted in a vacancy rate of 0 percent. This compares to a statewide vacancy rate of 6.7 percent for apartment units across the state.

Table II.100.56			
Rental Vacancy Survey by Type			
Wright County			
2017 Survey of Rental Properties			
Unit Type	Total Units	Vacant Units	Vacancy Rate
Single Family	0	0	0%
Apartments	16	0	0%
Mobile Homes	0	0	0%
“Other” Units	0	0	0%
Don’t Know	72	3	4.2%
Total	88	3	3.4%

Table II.100.57, reports units by bedroom size. As can be seen there were 4 two bedroom apartment units and 0 three bedroom units. Overall, the 4 two bedroom units accounted for 4.5 percent of all units, and the 0 three bedroom units accounted for 0 percent. Several respondents choose not to provide bedroom sizes, which accounted for the 72 units listed as “Don’t Know”. Additional details for additional unit types are reported.

Table II.100.57						
Rental Units by Bedroom Size						
Wright County						
2017 Survey of Rental Properties						
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	“Other” Units	Don’t Know	Total
Efficiency	0	0	0	0	.	0
One	0	12	0	0	.	12
Two	0	4	0	0	.	4
Three	0	0	0	0	.	0
Four	0	0	0	0	.	0
Don’t Know	0	0	0	0	72	72
Total	0	16	0	0	72	88

Table II.100.58 displays the vacancy rate of apartment units by the number of bedrooms. The most common apartment units were one-bedroom units, which had a vacancy rate of 0 percent.

Table II.100.58			
Apartment Units by Bedroom Size			
Wright County			
2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	0%
One	12	0	0%
Two	4	0	0%
Three	0	0	0%
Four	0	0	0%
Don’t know	0	0	0%
Total	16	0	0%

The average rent and availability of apartment units is displayed in Table II.100.59. The most common rent for apartment rents was between 500 and 750 dollars and the units in this price range had a vacancy rate of 0 percent.

Table II.100.59 Apartment Market Rate Rents by Vacancy Status Wright County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	0	0	0%
\$500 to \$750	0	0	0%
\$750 to \$1,000	0	0	0%
\$1,000 to \$1,250	0	0	0%
\$1,250 to \$1,500	0	0	0%
Above \$1,500	0	0	0%
Missing	16	0	0%
Total	16	0	0%

Respondents were asked if utilities are included in the rent and as shown in Table II.100.60, 1 respondent, or 100 percent, included some sort of utility in the rent.

Table II.100.60 Are there any utilities included with the rent? Wright County 2017 Survey of Rental Properties	
Period	Respondent
Yes	1
No	0
% Offering Utilities	100%

The type of utility included in the rent is shown in Table II.100.61. There were 0 respondents who included electricity, 0 respondents who included natural gas, 1 respondent who included water and sewer and 1 respondent included trash collection in the rent.

Table II.100.61 Which utilities are included with the rent? Wright County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	0
Natural Gas	0
Water/Sewer	1
Trash Collection	1

Accessible Rental Properties

The survey also asked respondents if any of their units were accessible to persons with disabilities. As can be seen in, Table II.100.62, there were 2 accessible apartment units. Respondents also indicated there were a total of 2 persons with disabilities currently residing in accessible units.

Table II.100.62						
Accessible Units by Bedroom Size						
Wright County						
2017 Survey of Rental Properties						
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	“Other” Units	Don’t Know	Total
Efficiency	0	0	0	0		0
One	0	2	0	0		2
Two	0	0	0	0		0
Three	0	0	0	0		0
Four	0	0	0	0		0
Don’t Know	0	0	0	0	36	36
Total	0	2	0	0	36	38

Table II.100.63, shows the breakdown of accessible and not accessible apartment units by bedroom size. Overall, 12.5 percent of all apartment units were considered accessible by survey respondents.

Table II.100.63				
Apartment Units by Accessibility and Bedroom Size				
Wright County				
2017 Survey of Rental Properties				
Number of Bedrooms	Not Accessible	Accessible Units	Apartment Units	Percentage Accessible
Studio	0	0	0	0%
One	10	2	12	16.7%
Two	4	0	4	0%
Three	0	0	0	0%
Four	0	0	0	0%
Don’t know	0	0	0	0%
Total	14	2	16	12.5%

The 2017 Housing Needs Forecast reports housing demand projections from 2017 to 2050. Three possible economic futures portraying moderate, strong, and very strong growth were used to create three forecasts. The strong scenario is the base case, representing conditions as of today. The *moderate growth* scenario forecast projects household growth with the assumption of slower population and employment growth, where the *very strong growth* scenario incorporates assumptions of much stronger employment and population growth over the forecast horizon.

The primary objective of offering three alternative forecasts is to enhance planning capacity and to provide additional tools in order to assist state and local governments in their ongoing housing needs assessment, thereby facilitating informed discussion about housing demand at the local community level. These forecasts prove useful when interpreting the need for new or rehabilitated housing and whether single-family or rental housing activities might be best undertaken.

All three forecasts span the period of 2016 through 2050 and offer predictions of the demand for housing. However, only the strong growth scenario is reported here. The moderate and very strong scenarios are reported in the appendix.

This report uses the modified population projections based on projections released from Woods & Poole Economic, Inc (W&P).

Income categories were calculated using the Housing and Urban Development CHAS (Comprehensive Housing Affordability Strategy) data and are expressed as a percentage of area Median Family Income (MFI). This distribution is assumed to remain constant over the forecast horizon. Homeownership rates were forecasted based on historical trends.

Table II.100.64, shows the *strong growth scenario* for the Wright County. As can be seen there were 4,061 owner-occupied and 1,467 renter-occupied households in 2016, for a total of 5,528 households. In 2030, there will be a projected 5,710 households, of which 4,252 are projected to be owner occupied and the remaining 1,459 are expected to be renter-occupied.

By 2050, there are projected to be 4,126 owner-occupied households, of which 355 owner-occupied households are expected to have incomes of 0-30 percent of MFI and 760 are projected to have incomes of 50.1-80.0 percent of MFI. In 2050, there are projected to be 1,362 renter households, of which 344 renter households are expected to have incomes between 0 and 30.0 percent of median family income 339 renter households with incomes between 50.1-80.0 percent of MFI. Overall households are projected to reach 5,487 occupied units by 2050, of which 699 are expected to have incomes on between 0 and 30 percent of MFI.

Table II.100.64
Housing Demand Forecast
 Wright County
 Strong Growth Scenario

Income (% of MFI)	2016	2020	2025	2030	2035	2040	2045	2050
Owner								
0-30%	350	363	365	366	365	363	359	355
30.1-50%	453	470	473	474	473	470	466	460
50.1-80%	748	776	781	784	782	777	769	760
80.1-95%	355	368	370	371	370	368	364	360
95.1-115%	379	393	396	397	396	394	390	385
115+%	1,776	1,843	1,855	1,860	1,856	1,844	1,826	1,805
Total	4,061	4,212	4,240	4,252	4,243	4,215	4,175	4,126
Renter								
0-30%	370	375	372	368	364	358	351	344
30.1-50%	298	302	300	297	293	288	283	277
50.1-80%	365	369	366	363	358	353	346	339
80.1-95%	118	120	119	118	116	114	112	110
95.1-115%	51	51	51	50	50	49	48	47
115+%	265	268	266	263	260	256	251	246
Total	1,467	1,483	1,473	1,459	1,441	1,418	1,391	1,362
Total								
0-30%	720	737	737	734	729	721	711	699
30.1-50%	751	772	772	771	766	759	749	737
50.1-80%	1,113	1,145	1,148	1,146	1,140	1,129	1,115	1,099
80.1-95%	473	487	489	489	486	482	477	470
95.1-115%	430	444	447	447	446	442	438	432
115+%	2,041	2,110	2,120	2,123	2,116	2,100	2,077	2,050
Total	5,528	5,695	5,713	5,710	5,683	5,633	5,566	5,487